

**Fill in this information to identify the case:**Debtor 1 STEPHANIE A GOWARTY

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

(State)

Case Number: 18-14849-PMM**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: M&T BANK

Court claim no. (if known):

1

Last 4 digits of any number you use to identify the debtor's account

2 8 3 2

Property Address:

2148 GEORGETOWN DR  
LANCASTER, PA 17601**Part 2: Cure Amount****Total cure disbursements made by the trustee:****Amount**

a. Allowed prepetition arrearage:	(a) \$	<u>25,314.75</u>
b. Prepetition arrearage paid by the trustee:	(b) \$	<u>25,314.75</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$	<u>-0-</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$	<u>-0-</u>
e. Allowed postpetition arrearage:	(e) \$	<u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$	<u>-0-</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$	<u>25,314.75</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \_\_\_\_\_

The next postpetition payment is due on

   /    /     
MM / DD / YYYY☒ Mortgage is paid directly by the debtor(s).

Debtor 1 STEPHANIE A GOWARTY  
Name

Case number (if known) 18-14849-PMM

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Scott F. Waterman  
Signature

Date 05/25/2023

Trustee Scott F. Waterman

Address 2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606

Contact phone (610) 779-1313

Email info@ReadingCh13.com

Debtor 1 **STEPHANIE A GOWARTY**  
NameCase number (if known) **18-14849-PM**

## History Of Payments

**Part 2 - B**

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
1	M&T BANK	Pre-Petition Arrears	03/15/2019	1103532	Disbursement To Creditor/Pr	2,804.00
1	M&T BANK	Pre-Petition Arrears	04/18/2019	1105054	Disbursement To Creditor/Pr	462.00
1	M&T BANK	Pre-Petition Arrears	05/23/2019	1106654	Disbursement To Creditor/Pr	462.00
1	M&T BANK	Pre-Petition Arrears	06/21/2019	11508191	Disbursement To Creditor/Pr	462.00
1	M&T BANK	Pre-Petition Arrears	07/19/2019	11509569	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	08/15/2019	11510971	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	09/23/2019	11512522	Disbursement To Creditor/Pr	900.00
1	M&T BANK	Pre-Petition Arrears	10/22/2019	17190444	Disbursement To Creditor/Pr	456.50
1	M&T BANK	Pre-Petition Arrears	11/19/2019	17191965	Disbursement To Creditor/Pr	456.50
1	M&T BANK	Pre-Petition Arrears	12/20/2019	17193706	Disbursement To Creditor/Pr	456.50
1	M&T BANK	Pre-Petition Arrears	01/24/2020	17195417	Disbursement To Creditor/Pr	456.50
1	M&T BANK	Pre-Petition Arrears	02/21/2020	17197218	Disbursement To Creditor/Pr	456.50
1	M&T BANK	Pre-Petition Arrears	03/20/2020	17198929	Disbursement To Creditor/Pr	456.50
1	M&T BANK	Pre-Petition Arrears	04/17/2020	17200546	Disbursement To Creditor/Pr	456.50
1	M&T BANK	Pre-Petition Arrears	05/22/2020	17202039	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	06/19/2020	17203419	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	07/17/2020	17204753	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	08/21/2020	17206146	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	09/29/2020	17207609	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	10/23/2020	17208977	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	11/20/2020	17210199	Disbursement To Creditor/Pr	465.00
1	M&T BANK	Pre-Petition Arrears	12/21/2020	17211388	Disbursement To Creditor/Pr	465.00
1	M&T BANK	Pre-Petition Arrears	01/22/2021	17212689	Disbursement To Creditor/Pr	465.00
1	M&T BANK	Pre-Petition Arrears	02/23/2021	17213996	Disbursement To Creditor/Pr	465.00
1	M&T BANK	Pre-Petition Arrears	03/19/2021	17215247	Disbursement To Creditor/Pr	465.00
1	M&T BANK	Pre-Petition Arrears	04/23/2021	17216387	Disbursement To Creditor/Pr	465.00
1	M&T BANK	Pre-Petition Arrears	05/25/2021	17217523	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	06/25/2021	17218590	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	07/23/2021	17219658	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	08/20/2021	17220698	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	09/24/2021	17221721	Disbursement To Creditor/Pr	450.00
1	M&T BANK	Pre-Petition Arrears	10/22/2021	17222716	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	11/19/2021	17223649	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	12/17/2021	17224595	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	01/21/2022	17225571	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	02/18/2022	17226545	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	03/18/2022	17227502	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	04/22/2022	17228522	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	05/17/2022	17229458	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	06/27/2022	17230352	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	07/22/2022	17231348	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	08/19/2022	17232290	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	09/23/2022	17233261	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	10/21/2022	17234229	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	11/18/2022	17235176	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	12/16/2022	17236106	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	01/20/2023	17237046	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	02/17/2023	17237968	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	03/17/2023	17238842	Disbursement To Creditor/Pr	460.00
1	M&T BANK	Pre-Petition Arrears	04/21/2023	17239769	Disbursement To Creditor/Pr	109.25
<b>Total for Part 2 - B:</b>						<b>25,314.75</b>